

“The Nation’s Bank”, **National Bank of Pakistan** aims to support the financial well-being of the Nation along with enabling sustainable growth and inclusive development through its wide local and international network of branches. Being one of the leading and largest banks of Pakistan, National Bank of Pakistan is contributing significantly towards socioeconomic growth in the country with an objective to transform the institution into a future-fit, agile and sustainable Bank.

In line with our strategy, the Bank is looking for talented, dedicated and experienced professional(s) for the following position in the area of **Digital Banking** based in **Karachi**.

The individuals who fulfill the below basic-eligibility criteria may apply for the following position:

04	Position / Job Title	Unit Head - Digital Consumer & SME Financing (Agri & LOS) (AVP / VP)
	Reporting to	Wing Head - Digital Lending
	Educational / Professional Qualification	<ul style="list-style-type: none"> • Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC of Pakistan • Candidate having a Master’s degree in Finance and / or Business Management and / or Economics and / or Agriculture and / or Digital Banking, and / or related fields would be preferred • Certifications in Digital Lending and / or SME Lending and / or Agri Finance and / or Credit Risk and / or Data Analytics, and / or Fintech would be preferred
	Experience	<ul style="list-style-type: none"> • Minimum 06 years of relevant experience in Consumer Lending and / or Agri Finance and / or Digital Lending Platforms and / or Development of Fintech Eco-system and / or Credit Underwriting and / or Portfolio Management and / or relevant field • Preference would be given for experience in: <ul style="list-style-type: none"> ▪ Agri-lending models (input financing, EWR, grower financing, tractor / implement financing) ▪ Women SME programs, SBP refinance schemes, and subsidized financing initiatives ▪ Digital credit scoring, alternate data evaluation, Raast-based scoring ecosystems ▪ Partnerships with Agri-tech firms, fintech’s, microfinance institutions, and corporate value chains ▪ Working with Risk, Credit, CAD, Compliance, IT, Information Security, Legal & Operations
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> • Strong knowledge of banking regulations, SBP guidelines, KYC / AML, Outsourcing Framework, and Cloud Hosting requirements. • A clear understanding of the SBP regulatory frameworks includes: <ul style="list-style-type: none"> ▪ SME Financing ▪ Agri Finance Prudential Regulations ▪ Digital Lending Framework ▪ Cloud Outsourcing & Data Privacy ▪ KYC / AML / CFT requirements • Strong knowledge of digital lending platforms, LOS, LMS, scoring engines, and decision workflows • Data analytics skills (MIS, dashboards, portfolio segmentation, EWS reporting) • Excellent interpersonal skills for anchor / partner management with Fintechs, Agri-techs, and corporate aggregators • Strong writing, documentation, and presentation skills • Ability to drive multi-dimensional projects with tight deadlines • Understanding of digital channels (mobile banking, WhatsApp banking, online applications, API-driven journeys)
	Outline of Main Duties / Responsibilities	<p>Product Development & Digital Lending Innovation</p> <ul style="list-style-type: none"> • To lead the design and launch of digital lending products for: <ul style="list-style-type: none"> ▪ Consumer finance (personal loan, micro-loans, nano-credit)

		<ul style="list-style-type: none"> ▪ SME finance (working capital, micro-SME, Women SME) ▪ Agri finance (production loans, EWR, input finance, tractor finance) • To develop Product Programs, SOPs, credit journeys, and policies in line with SBP requirements • To deploy automated customer journeys with digital onboarding and e-KYC <p>Business Growth & Portfolio Management</p> <ul style="list-style-type: none"> • To drive asset growth and portfolio quality in consumer, SME, women-led SMEs, and agri segments • To identify high-potential sectors and geographic areas for expansion • To improve approval rates through alternate data models, scoring tools, and digital analytics • To develop dashboards and MIS for management review <p>Stakeholder & Partner Management</p> <ul style="list-style-type: none"> • To manage partnerships with: <ul style="list-style-type: none"> ▪ Agri-tech firms ▪ Fintech lending platforms ▪ Market aggregators and corporate value chains ▪ Women SME networks & chambers • To enable integration with digital platforms (APIs, LOS/LMS) through IT & vendor coordination <p>Regulatory Compliance & Risk Governance</p> <ul style="list-style-type: none"> • To ensure full alignment with: <ul style="list-style-type: none"> • SBP’s Prudential Regulations for SME & Agri • SBP schemes (e.g., Women Entrepreneurship Schemes, Agri Refinance) • Digital transaction security standards • Customer protection, responsible lending practices • To ensure proper documentation, data privacy, and secure handling of customer information <p>Operational Oversight & Service Quality</p> <ul style="list-style-type: none"> • To manage end-to-end loan processing workflow (application, verification, approval, disbursement) • To ensure adherence to Turnaround Time (TAT) and customer service SLAs • To implement early warning systems and portfolio monitoring mechanisms <p>Credit & Risk Coordination</p> <ul style="list-style-type: none"> • To collaborate with Credit and Risk for underwriting, policy alignment, and risk assessments • To support development of digital scorecards, credit limits, and automated decision rules <p>Governance, Audit & Internal Controls</p> <ul style="list-style-type: none"> • To ensure timely closure of audit recommendations • To maintain complete traceability of loan files, digital trails, and operational logs • To strengthen internal controls in digital lending operations <p>Team Leadership</p> <ul style="list-style-type: none"> • To supervise Digital SME, Agri, and Consumer Lending staff within the unit • To build capacity through coaching, training, and knowledge sharing • To perform any other assignment as assigned by supervisor(s)
Assessment Interview(s)		Only shortlisted candidates strictly meeting the above-mentioned basic eligibility criteria will be invited for panel interview(s).

Employment Type	The employment will be on contractual basis, for three years which may be renewed on discretion of the Management. Selected candidates will be offered compensation package and other benefits as per Bank's policy / rules.
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Interested candidates may visit the website www.sidathyder.com.pk/careers and apply online within 10 working days from the date of publication of this advertisement as per given instructions.

Applications received after due date will not be considered in any case. No TA / DA will be admissible for interview.

National Bank of Pakistan is an equal opportunity employer and welcomes applications from all qualified individuals, regardless of gender, religion, or disability.